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# **ANALYSIS OF VETERANS IN MONTANA**

## **A BRIEF REPORT ON VETERAN HOUSING AND LOAN PROGRAMS**

**OCTOBER 1996**

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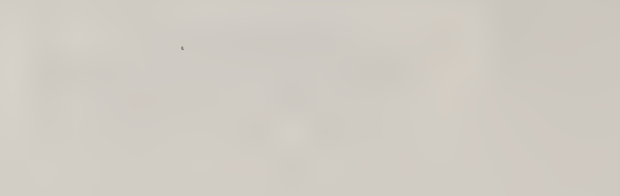
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# **ANALYSIS OF VETERANS IN MONTANA**

## **A BRIEF REPORT ON VETERAN HOUSING AND LOAN PROGRAMS**

**INFORMATION IN SUPPORT OF THE  
MONTANA CONSOLIDATED PLAN UPDATE  
FOR PLAN YEAR BEGINNING APRIL 1, 1997**

**OCTOBER 1996**



# ANALYSIS OF VETERANS IN MONTANA

Report prepared for the Montana Department of Commerce  
by the Montana Department of Commerce

Montana Department of Commerce  
10/18/96

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# INTRODUCTION

During the 53rd Montana Legislature, the 1993 Joint Interim Subcommittee for Veterans Needs requested that the Department of Commerce (DOC) *include a variable on veteran status in future housing studies and surveys*<sup>1</sup>. The 54th Montana Legislature passed House Joint Resolution No. 1 directing the DOC to include the examination of veteran status in future housing studies and surveys. It further directed the Montana Board of Housing to use *information on veteran status from past and future analysis to develop special housing programs for veterans in Montana*.<sup>2</sup> The resolution stipulated that the Department of Commerce report to the 55th Legislature on the housing needs of veterans in Montana and that the Board of Housing report to the 55th Legislature on the development of special housing programs for Veterans in Montana<sup>3</sup>.

The purpose of the Analysis of Veterans in Montana is to begin responding to these requests and instructions. No specific surveys of the general population were planned for the current Consolidated Planning period. Consequently, inferring conclusions about veterans and veteran housing needs through surveys could not be completed. However, the Montana Department of Commerce, Housing Division, has initiated the analysis of veteran needs by a review of existing data sources.

The objectives of this analysis were to:

- Collect statistics about veterans in Montana;
- Compute data on veteran housing loan programs and loans made to veterans;
- Assess why home loans have been denied veterans through the VA programs;
- Report on veteran age, era, gender, disability, education, income, and employment status in the labor market; and,
- Define the status of homeless programs for veterans.

The goals of the study were to determine the size of the veteran population, describe the characteristics of the veteran population in Montana, report on loan activity currently provided to veterans in Montana, and evaluate the home loan situation for veterans in Montana. Using this data, inferences were drawn about the housing needs of veterans in Montana. Each of these issues are addressed in this report. The needs of homeless veterans in the state are briefly discussed, drawing on national statistics.

Specific detail regarding veterans in the state of Montana—their income, employment, or educational attainment—was not available for this report. Consequently, national data from the Department of Veterans Affairs has been utilized to compare characteristics of veterans with the greater U.S. population. The assumption is made that the Montana veteran and the Montana

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<sup>1</sup> Correspondence from the Joint Interim Subcommittee on Veterans' Needs, 54th Montana Legislature, March 19, 1996.

<sup>2</sup> *ibid.*

<sup>3</sup> 54th Legislature, HJ001.02, page 2, lines 2-4.

civilian will have similar, although not identical, characteristics to those of the average national statistics.

The report begins with a discussion of Veterans in Montana and Housing for Veterans in Montana. Both national and statewide statistics about veterans are presented. The study then addresses housing programs for veterans. This document concludes with a brief summary of findings. Appendix A includes more tabular detail about Montana's veteran population.

# VETERANS AND HOUSING FOR VETERANS IN MONTANA

## OVERVIEW

The United States has a more comprehensive system of assistance for veterans than any other country in the world, dating back to 1636 when the Pilgrims of Plymouth Colony were at war with the Pequot Indians. The Pilgrims passed a law to ensure that disabled soldiers would be supported by the colony.

Today, the veteran population in the United States is nearly 27 million. In Montana this is about 95,400 men and women. In both cases, veterans make up slightly more than 10 percent of the population. Nationwide, about 70 million people, or nearly one-third of the total population are veterans, their dependents, or survivors of deceased veterans. All are potential beneficiaries of veteran benefits and services.

## NATIONAL STATISTICS

### *Education*

The United States veteran is, on average, better educated than non-veterans and typically has more income than their non-veteran counterpart. Table 1, below, presents the median personal income of veteran and non-veteran males in 1994.<sup>4</sup>

**TABLE 1**  
**US VETERAN AND NON-VETERAN STATISTICS**  
**MEDIAN PERSONAL INCOME OF MALES, 1994**

AGE	VETERAN STATUS	Median Income
20 or older	Veterans	24,700
	Nonveterans	22,000
20 to 39	Post Vietnam Era Veterans	21,500
	Nonveterans	20,000
40 to 54	Vietnam era veterans	35,200
	Nonveterans	32,000
55 to 64	Veterans	29,000
	Nonveterans	24,000
65 or older	Veterans	17,200
	Nonveterans	12,200

Source: Veterans Administration, Annual Report, 1995, pg. 3-4. Copied pages received from Fort Harrison staff.



### *Income*

As seen on the preceding page, all male veterans, and all age cohorts, have a higher median income than non-veterans. While this does not imply that *all* veterans have higher income, it does mean that veteran incomes are typically higher than other citizens.

### *Employment*

National statistics related to veteran unemployment rates are presented in Table 2 below.<sup>5</sup> For all veterans over the age of 20, the national veteran unemployment rate is lower than non-veterans. However, specific segments of the veteran population do have higher unemployment rates. These are Vietnam and post-Vietnam veterans between the ages of 20 and 44. Interestingly, all female veterans have higher unemployment rates.

**TABLE 2**  
**US VETERAN AND NON-VETERAN STATISTICS**  
**EMPLOYMENT AND UNEMPLOYMENT**  
**FISCAL 1994**

AGE AND SEX	VETERAN STATUS	Number in Labor Force	Percent in Labor Force	Number Unemployed	Unemployment Rate
Both Sexes--20 or older	Veterans	16,903	60.0	892	5.3
	Nonveterans	106,086	69.7	6,260	5.9
Males--20 or older	Veterans	16,124	63.2	839	5.2
	Nonveterans	50,475	82.1	3,169	6.3
Males--20 to 34	Post Vietnam era veterans	2,588	92.3	221	8.5
	Nonveterans	23,800	89.7	1,577	6.6
Males--35 to 44	Vietnam era veterans	2,329	91.8	144	6.2
	Nonveterans	15,174	93.3	715	4.7
Males--45 to 54	Vietnam era veterans	4,176	92.1	159	3.8
	Nonveterans	7,684	88.5	367	4.8
Males--55 to 64	Vietnam era veterans	3,374	63.8	141	4.2
	Nonveterans	2,303	66.7	124	5.4
Females--20 or older	Veterans	779	57.0	53	6.8
	Nonveterans	55,611	59.2	3,091	5.6
Females--25-34	Veterans	273	78.4	22	8.1
	Nonveterans	15,186	73.5	959	6.3
Females--35-54	Veterans	343	81.4	19	5.5
	Nonveterans	27,052	75.8	1,259	4.7

Source: Current Population Survey, October 1993 through September 1994, U.S. Bureau of the Census (via <http://www.va.gov>). Average of quarterly figures for fiscal 1994.

## Disability

Nationally, about 8 percent of veterans have some form of disability. Veterans who served during wartime are not necessarily more likely than those who served during peacetime to have a service-connected disability. Veterans of the women's service branches and Navy veterans are less likely to have service-connected disability ratings than veterans of other armed services.

Physical disability is graded by degree, rated from zero percent to 100 percent. Compensation for disabilities greater than 100 percent can be given for disabilities resulting from severe circumstances, such as having been a prisoner of war. About 57 percent of disabled veterans have a degree of disability of one-fifth or less. Table 3, below, presents data regarding the major disability category and degree of disability.

A number of veterans with minor disabilities do not report these to the Veterans Administration for a variety of reasons.<sup>6</sup> Black and Hispanic veterans are twice as likely not to apply for benefits because they are unaware of the benefits or because they believe it is too much trouble.

Nevertheless, the population with both service connected and non-service connected disabilities is different for older veterans than younger veterans. The younger veterans have nearly the same amount of service connected versus non-service connected disabilities. On the other hand, elder veterans have a much higher incidence of service-related disability. Table 4, on the following page, presents this data.

**TABLE 3**  
**DISABILITY AND DEGREE OF IMPAIRMENT**  
**BY TYPE OF MAJOR DISABILITY**  
**SEPTEMBER, 1993**

DEGREE OF DISABILITY	TOTAL DISABLED VETERANS	PSYCHIATRIC AND NEUROLOGICAL DISEASES	GENERAL MEDICAL AND SURGICAL CONDITIONS
0%	19,771	0	19,771
10%	877,141	114,517	762,624
20%	356,706	23,783	332,923
30%	304,137	71,207	232,930
40%	180,049	26,347	153,702
50%	107,108	39,759	67,349
60%	105,672	18,818	86,854
70%	60,854	23,201	37,653
80%	35,882	10,303	25,579
90%	15,481	4,398	11,083
100%	134,834	92,403	42,431
TOTAL	2,197,635	424,736	1,772,899

<sup>6</sup> National Survey of Veterans, National Center for Veteran Analysis and Statistics from the Assistant Secretary for Policy and Planning, 1993



**TABLE 4**  
**VETERANS WITH SERVICE CONNECTED DISABILITY**  
**PERCENT DISABLED, ANY DEGREE, BY AGE, 1992**

AGE	NSC %	SC %	% NA
<25	2.80	1.10	0.00
25-34	9.90	6.30	8.40
35-44	19.30	19.30	21.70
45-54	19.50	15.70	18.30
55-64	23.30	17.30	17.10
65-74	21.10	33.60	29.00
75 +	4.10	6.70	5.50
TOTAL	100.0	100.0	100.0

NSC = Not Service Connected; SC = Service Connected

## VETERAN HOMELESSNESS

About one third of the adult homeless population has served in the Armed Services.<sup>7</sup> This is a disproportionate share of the population. Other veterans are considered near homeless or at risk because of a lack of affordable housing, poor job market for those without skills and a lack of education, downsizing of the military and of educational benefits, physical or mental ailments, or war related mental illness such as post-traumatic stress disorder. The vast majority of the veteran homeless are single men, although about 10% are homeless with their families. More than 80 percent of homeless veterans are high school graduates, with one-third having attended or graduated from college. Approximately 40-60 percent of homeless veterans served during the Vietnam War; another 20-40 percent served post Vietnam.<sup>8</sup> Minorities are over represented in this population, with about 40 percent either African American or Hispanic. About the same percent of the veteran as non-veteran homeless suffer from mental illness and alcohol or other drug addictions. But those veterans that are homeless are more likely to abuse alcohol.

## MONTANA VETERAN POPULATION STATISTICS

Montana has a relatively large veteran population, comprising about 95,400 people, or nearly 11 percent of the state's total population. Yellowstone County has the greatest number of veterans, with 13,190, or 13.8 percent. Cascade County has another 10,000 veterans, or 10.5 percent. Missoula County has another 9,100 veterans (or 9.5 percent), and Flathead County has about 7,650 (8 percent). Another 6,050 or 6.3 percent reside in Lewis and Clark County. This data is seen in Table 5 on the following page.

<sup>7</sup> Veterans Administration Home Page. <http://www.va.gov/vas/homeless.html>, September, 1996.

<sup>8</sup> National Coalition for the Homeless, Home Page. <http://nch.ari.net/veterans.html>, September 1996.



**TABLE 5**  
**ALL VETERANS BY ERA IN MONTANA**  
**AS OF JULY 1, 1995**

COUNTY	1995 POP	% VET	WARTIME SERVICE					PEACE TIME SERVICE				
			TOTAL	PERSIAN GULF	PERSIAN NO PRIOR	VIETNAM	VIETNAM NO PRIOR	KOREA	KOREA NO PRIOR	WWII	TOTAL	POST-VIETNAM
BEAVERHEAD	9,008	12.10	1,090	90	80	380	370	150	130	280	240	90
BIG HORN	12,215	7.86	960	120	110	290	270	150	140	190	250	140
BLAINE	7,032	9.67	680	70	60	200	190	120	100	170	160	80
BROADWATER	3,885	12.10	470	40	30	150	140	70	60	150	90	80
CARBON	9,029	10.96	990	40	30	300	280	170	140	380	160	70
CARTER	1,464	9.58	140	10	10	30	30	30	20	60	30	10
CASCADE	81,091	12.33	10,000	920	820	3,120	2,970	1,600	1,350	2,630	2,220	1,030
CHOUTEAU	5,492	12.38	680	30	20	150	140	130	110	300	120	40
CUSTER	12,193	11.73	1,430	80	60	400	380	250	200	530	260	90
DANIELS	2,140	11.68	250	10	10	80	80	40	30	100	40	10
DAWSON	9,095	11.98	1,090	40	30	380	360	250	210	320	170	40
DEER LODGE	10,149	13.30	1,350	70	60	390	370	250	210	430	290	180
FALLON	3,003	10.32	310	10	10	80	80	70	60	110	60	40
FERGUS	12,689	10.72	1,360	60	50	350	320	290	240	520	220	80
FLATHEAD	69,512	11.01	7,850	450	360	2,580	2,450	1,350	1,150	2,050	1,630	700
GALLATIN	59,406	8.94	5,310	560	500	1,790	1,720	780	660	1,230	1,200	580
GARFIELD	1,419	8.48	120	100	100	50	40	20	20	40	20	10
GLACIER	12,677	8.76	1,110	110	90	370	350	180	160	310	200	100
GOLDEN VALLEY	980	9.18	90	10	10	20	20	20	10	30	20	10
GRANITE	2,819	13.75	360	10	10	100	90	50	40	150	60	50
HILL	17,668	10.70	1,890	140	120	650	620	300	250	490	410	190
JEFFERSON	9,223	10.73	990	60	50	400	390	160	140	190	230	90
JUDITH BASIN	2,281	12.28	280	10	10	80	80	50	50	100	50	10
LAKE	24,479	10.54	2,580	150	120	830	790	470	400	750	530	300
LEWIS AND CLARK	52,785	11.46	8,050	450	390	1,960	1,860	970	820	1,630	1,350	760
LIBERTY	2,248	8.90	200	10	10	80	70	30	30	60	30	10
LINCOLN	18,878	13.12	2,450	150	120	870	830	430	370	640	490	200
MC CONE	2,121	10.84	230	10	10	70	60	50	50	80	40	10
MADISON	8,662	10.81	720	30	20	210	190	160	140	230	140	100
MEAGHER	1,826	14.24	260	10	10	60	50	50	40	120	40	10
MINERAL	3,626	15.44	560	40	40	130	120	120	100	200	100	70
MISSOULA	87,130	10.44	9,100	790	670	3,320	3,190	1,410	1,210	2,110	1,920	910
MUSSELSHELL	4,491	13.14	590	20	20	170	160	100	80	230	90	60
PARK	15,558	9.84	1,560	90	70	510	480	290	240	440	330	120
PETROLEUM	527	9.49	50	40	40	10	10	20	10	20	10	10
PHILLIPS	5,151	10.48	540	30	30	130	120	100	80	190	120	70
PONDERA	6,274	10.84	680	50	40	190	180	130	110	200	150	80
POWDER RIVER	2,011	9.95	200	10	10	70	70	40	30	70	30	20
POWELL	8,859	14.73	1,010	80	60	380	360	140	120	220	260	110
PRAIRIE	1,342	11.18	150	10	10	40	40	30	20	70	20	10
RAVALLI	32,230	11.42	3,680	200	170	1,170	1,100	740	630	1,120	650	430
RICHLAND	10,351	8.31	860	40	30	260	240	180	150	260	180	110
ROOSEVELT	11,243	9.69	1,090	70	60	380	360	160	140	290	240	130
ROSEBUD	10,881	9.83	1,070	80	60	530	520	120	110	150	250	100
SANDERS	10,089	12.79	1,290	90	80	400	380	230	190	390	240	110
SHERIDAN	4,431	11.28	500	10	10	160	150	90	70	180	80	60
SILVER BOW	34,795	12.24	4,260	280	240	1,210	1,130	810	680	1,370	830	520
STILLWATER	7,466	10.98	820	40	30	280	260	150	130	260	130	80
SWEET GRASS	3,374	10.67	360	20	10	110	100	60	50	110	80	60
TETON	8,371	11.14	710	40	30	220	210	120	100	240	140	90
TOOLE	5,103	11.78	600	50	40	150	140	110	90	210	120	70
TREASURE	837	10.75	90	10	10	20	20	20	10	30	20	10
VALLEY	8,482	11.94	1,010	40	30	270	240	220	180	360	190	70
WHEATLAND	2,425	12.37	300	10	10	90	80	50	40	110	50	20
WIBAUX	1,170	7.89	90	10	10	20	20	20	10	30	20	10
YELLOWSTONE	124,655	10.58	13,190	930	790	4,460	4,250	2,190	1,850	3,560	2,740	1,130
TOTAL	870,281	10.96	95,400	6,700	5,700	31,100	29,500	16,300	13,800	26,600	19,700	8,300

1995 Population total includes 54 for Yellowstone National Park, but is not in table, as the Park has no veterans

## VETERAN HOUSING PROGRAMS HOME OWNERSHIP

Over the years, veterans have had the opportunity to get funding for home mortgages through conventional financing, Rural Development (formerly Farmers Home Administration), and Veterans Administration loan programs. The Rural Development program has historically been a minor source for veteran loans. However, the Veterans Administration, through its guarantee program, has provided much support to veterans wishing to purchase a home. On September 16, 1996, the VA reported that its 15 millionth home loan was completed.

Since mail or telephone survey techniques were not employed during this consolidated planning cycle, data availability was scant. However, the Regional Veterans Administration at Fort Harrison in Helena shared their current data with the Housing Division. As of March 31, 1996, the VA has 11,560 loans on record with a value of more than \$642 million dollars. Table 6, at right, presents this data.

Cascade County, with about 10.5 percent of the state's veterans, has more than 28 percent of the VA loans. Similarly, Yellowstone County, with 13.8 percent of the state's veterans, has a disproportionate share of the loans at 19.6 percent. Only Petroleum County currently has no VA loans to veterans or veteran beneficiaries.

**TABLE 6**  
**MONTANA VETERAN STATISTICS**  
**VA GUARANTEED AND INSURED HOME LOANS**  
**PERIOD ENDING MARCH 31, 1996**

	LOANS OUTSTANDING	AMOUNT OF LOANS
Beaverhead	48	2,619,504
Big Horn	40	1,901,026
Blaine	24	953,722
Broadwater	29	1,603,916
Carbon	45	2,473,455
Carter	2	96,000
Cascade	3,265	175,260,369
Chouteau	20	840,756
Custer	139	5,644,946
Daniels	3	165,650
Dawson	54	2,046,243
Deer Lodge	64	2,245,372
Fallon	8	412,550
Fergus	63	2,680,652
Flathead	649	43,014,582
Gallatin	521	32,416,589
Garfield	1	45,800
Glacier	60	2,897,944
Golden Valley	5	163,762
Granite	6	220,250
Hill	175	8,056,537
Jefferson	103	7,732,839
Judith Basin	4	143,692
Lake	137	9,302,491
Lewis and Clark	943	57,485,584
Liberty	4	100,900
Lincoln	202	11,311,209
McCone	6	283,965
Madison	54	3,037,528
Meagher	8	499,928
Mineral	26	1,313,132
Missoula	1,342	78,469,633
Musselshell	23	1,169,126
Park	136	7,010,723
Petroleum	0	0
Phillips	7	310,800
Pondera	51	2,456,090
Powder River	4	223,390
Powell	34	1,584,264
Prairie	2	86,050
Ravalli	243	15,648,533
Richland	88	4,244,336
Roosevelt	24	948,785
Rosebud	138	7,481,642
Sanders	32	1,752,465
Sheridan	9	429,170
Silver Bow	255	11,078,856
Stillwater	44	2,653,726
Sweet Grass	17	791,587
Teton	37	1,673,988
Toole	40	1,517,342
Treasure	4	125,940
Valley	46	2,274,859
Wheatland	6	282,633
Wibaux	1	51,500
Yellowstone	2,269	123,075,848
Montana	11,560	642,312,179



Since the initial inquiry into housing needs of veterans by the 1993 Montana Subcommittee on Veteran Needs, the Federal Government has expanded eligibility for the VA loan and guarantee program. The chief amendments to the law<sup>9</sup> are as follows:

- Waive the six-year minimum service requirement for reservists discharged because of a service-connected disability as an eligibility requirement for VA housing loan guaranty benefits.
- Provide loan guaranty eligibility for surviving spouses of reservists who died while on active duty or from service-connected disabilities.
- Permit VA to guarantee newly constructed residences in areas not served by public or community waste and sewer systems if individual water and sewage disposal systems meet federal, state, and local requirements.
- Authorize the VA to include in interest rate reduction refinancing loans an additional amount for energy efficiency improvements.
- Permit the conversion of an adjustable rate mortgage to a fixed rate mortgage, despite the higher interest rate on the fixed rate mortgage.
- Provide that any manufactured home properly displaying a certificate of conformity with all applicable federal manufactured home construction and safety standards would be eligible for purchase with VA financing.
- Permit VA to accept conveyance of property from a loan holder, notwithstanding the holder's overbid at the liquidation sale.
- Waive the two-year minimum service requirement for loan guaranty benefits for service members who were released from active duty due to a reduction in force.

In 1993, the VA also created its Direct Home Loan Program for Native American Veterans Living on Trust Lands.<sup>10</sup> This program was created to help eligible Native American veterans purchase, improve, or construct a home on trust lands. Loan amounts are determined through an appraisal process, but are limited to \$80,000 or the cost of the property, whichever is less. To qualify, the applicants' tribal organization or other Native American group must sign an agreement to participate in the program. Applicants must also be a satisfactory credit risk, have sufficient income to make mortgage payments, and live on the purchased property.

The Montana Board of Housing (MBOH) has been directly involved with the provision of home mortgage loans for veterans for the last 20 years. Since 1976, the Montana Board of Housing has been involved in the provision of 3,427 veteran loans, or 30 percent of all outstanding VA loans; as demonstrated in Table 7, at right.

**TABLE 7**  
**VA LOANS PER FISCAL YEAR**  
**MBOH LOAN ACTIVITY**

Fiscal Year	Number of MBOH Loans	Total Loan Amount \$
1977	43	1,459,645
1978	576	19,705,440
1979	88	3,456,270
1980	501	21,947,233
1981	312	13,888,928
1982	4	199,000
1983	226	10,304,985
1984	413	20,264,945
1985	395	20,431,589
1986	214	10,515,344
1987	9	469,151
1988	123	5,654,045
1989	98	4,572,087
1990	48	2,180,143
1991	88	4,353,344
1992	74	3,679,990
1993	29	1,574,106
1994	26	1,552,271
1995	111	7,084,987
1996	49	3,301,956
<b>TOTAL</b>	<b>3,427</b>	<b>156,595,459</b>

<sup>9</sup> *Veterans' Housing Amendments of 1994*, 103rd Congress, 2nd Session. Housing of Representatives, Report 103-629, pg. 2.

<sup>10</sup> Department of Veterans Affairs, VA Director Loans for Native American Veterans Living on Trust Lands, June 1993, pamphlet 26-93-1.

Furthermore, the Montana Board of Housing currently provides assistance through a program that allows veterans to purchase a home without a down payment. From the late 1980s until 1996, the MBOH required that all VA loans meet the same down payment requirements as FHA loans. In 1996, in response to Housing Joint Resolution Number 1, the MBOH changed its requirements for VA loans. Qualified veterans now may add both the down payment and the funding fee into the mortgage funding. Loans through the MBOH are secured by FHA or the VA and are available at below market interest rates, financing home loans through tax-exempt bonds. Permanently disabled veterans may also secure funding for either a home purchase or modifications to make a home accessible through the MBOH.

### VETERANS WHO ARE DENIED VA LOANS

While a large number of home loans have been made through VA associated programs, not all veterans are granted a loan. For this study, Home Mortgage Disclosure Act loan application data for 1994 was examined to determine if there are identifiable and recurring reasons why some veterans may be unable to secure home loans through the VA.

A summary of all owner occupied loan applications submitted to participating financial institutions during 1994<sup>11</sup> in the state of Montana is presented in Table 8, below.

**TABLE 8**  
**MONTANA HOME MORTGAGE DISCLOSURE ACT DATA**  
**FAMILY OWNER OCCUPIED HOME LOANS GRANTED AND DENIED IN 1994**

TYPE	TOTAL (Applications)	WITHDRAWN OR SOLD	TOTAL	DENIED	GRANTED	% DENIED
Conventional	10,454	2,135	8,319	1,690	6,629	20.31
FHA	3,573	1,489	2,084	285	1,799	13.68
VA	1,195	525	670	55	615	8.21
FmHA (Rural Dvlp)	2	2	0	0	0	NA
TOTAL	15,224	4,151	11,073	2,030	9,043	18.33

Note that of 15,224 loan applications, 1,195 or about 7.8 percent, were submitted to the Veterans Administration. However, while the conventional denial rate was more than 20 percent, and the FHA rate was 13.8 percent, only 55 VA loans were denied or 8.21 percent. This is a low denial rate; and with so few, it is very difficult to infer a systematic or recurring theme for denial. Still, the primary cause is low equity to income ratios.

Additional detail about the disposition of the VA loan activity in 1994 is presented in Table 9, on the following page. Under the "Action Taken" column, '1' indicates that the loan was

<sup>11</sup> The Home Mortgage Disclosure Act of 1975 (as amended in 1989 and 1993) required covered institutions to compile and disclose data about the applications they receive and the home purchase and home improvement loans they originate or purchase during each calendar year. The institution must maintain a Loan Application Register on which it will enter data about each application received and loan originated or purchased. In general, institutions must report certain data about each application or loan and the race or nation origin, sex and gross annual income of the applicant or borrower. The requirement does not apply to banks, thrift or credit unions that have assets of \$30 million or less (and different rules may apply for institutions regulated by the FDIC and OCC).



granted, and '3' indicates that the loan was denied by the financial institution. Action '2' indicates that the applicant likely found more favorable lending terms or conditions elsewhere and withdrew the application, even though the institution approved it. Actions '4' and '5' indicate that the applicant, or institution, did not complete the application process. Action '6' indicates that the origination institution sold the underlying mortgage on the secondary market. This loan may have been originated in a previous year, and is literally a duplicate count in the application data base. These loans are excluded from both the 'granted' and 'denied' columns of Table 8.

**TABLE 9**  
**MONTANA HOME MORTGAGE DISCLOSURE ACT DATA**  
**DISPOSITION OF VA LOAN APPLICATIONS IN 1994**

LOAN APPLICATION TYPE	ACTION TAKEN	TOTAL LOAN VALUE (\$1,000)	TOTAL APPLICATIONS	AVERAGE LOAN SIZE (\$1,000)
Purchase of Owner Occupied	1	31,659	418	75.74
	2	130	1	130.00
	3	3,554	48	74.04
	4	3,618	48	75.38
	5	253	3	84.33
	6	23,446	287	81.69
Improvement of Owner Occupied Single Family	1	93	1	93.00
	2	0	0	na
	3	0	0	na
	4	0	0	na
	5	0	0	na
	6	0	0	na
Refinance of Single Family Owner Occupied	1	13,031	196	66.48
	2	254	5	50.80
	3	431	7	61.57
	4	1,637	23	71.17
	5	204	2	102.00
	6	10,557	156	67.67
TOTAL		88,867	1,195	74.37

KEY FOR ACTION TAKEN:

1. Loan originated
2. Application approved but not accepted (by applicant)
3. Application denied by financial institution
4. Application withdrawn by applicant
5. File closed for incompleteness
6. Loan purchased by another institution (on secondary market)

## VETERAN HOMELESS PROGRAMS

There are a number of veteran programs designed to assist the homeless veteran population, including disability compensation, pension, education, and burial benefits. In keeping with the Dept. of Housing and Urban Development's efforts to establish a continuum of care for the nation's homeless, the VA has enhanced its efforts in this area, due to the size of the homeless veteran population.

The VA provides a variety of benefits, health care and other support to homeless veterans. Health Care of Homeless Veterans programs provide outreach and comprehensive medical,

psychological, and rehabilitation treatment programs. Domiciliary Care for Homeless Veterans programs provide residential rehabilitation services. The VA also has a number of Compensated Work Therapy/Therapeutic Residence group homes, drop-in centers, and Comprehensive Homeless Centers.

The VA describes each of these as follows:<sup>12</sup>

#### **HCFMI PROGRAM**

The VA's Homeless Chronically Mentally Ill Veterans program sites provide extensive outreach, physical and psychiatric health exams, treatment, referrals, and ongoing case management of homeless veterans with mental health problems including substance abuse. As appropriate, the HCFMI program places homeless veterans in need of longer term treatment into one of more than 100 contract community-based facilities. The program serves over 19,000 homeless veterans each year, with more than 3,000 receiving residential treatment.

#### **HOMELESS DOMICILIARIES**

The VA's Domiciliary Care for Homeless Veterans program sites provide bio-psychosocial treatment and rehabilitation of homeless veterans. Treatment takes place in over 1,250 dedicated beds at VA medical center domiciliaries. These Homeless Domiciliaries annually provide residential treatment to over 3,000 homeless veterans with health problems. The average length of stay in the program is 130 days.

#### **COMPENSATED WORK THERAPY/THERAPEUTIC RESIDENCE PROGRAMS**

In the VA's Compensated Work Therapy/Therapeutic Residence program, disadvantaged, at-risk, and homeless veterans live in one of the community-based supervised group homes while working for pay in a VA Compensated Work Therapy program (also known as Veterans Industries). Veterans Industries offer a wide range of rehabilitation service to the veterans ranging from formal evaluation and counseling to work and training experiences. As of 1995, nine program sites were operating 12 facilities exclusively to serve homeless veterans.

#### **HUD/VASH**

In this joint Supportive Housing program with the Department of Housing and Urban Development, VA staff at participating VA medical centers provides ongoing case management and other needed assistance to homeless veterans in permanent housing supported by nearly 2,000 specially-designed HUD rental assistance vouchers.

#### **ACQUIRED PROPERTY SALES FOR HOMELESS VETERANS**

The VA is able to sell, at a discount ranging from 5 to 50 percent, foreclosed properties to non-profit organizations and government agencies that will use them to shelter or house homeless veterans. VA also implemented a temporary program of leasing properties of homeless veterans service providers.

#### **HOMELESS GRANT AND PER DIEM PROGRAM**

Furthermore, in 1995, the VA adopted a new program, the Homeless Providers Grant and Per Diem Program. This Act authorized the VA to assist public or non-profit entities in establishing new programs to furnish supportive service and housing for homeless veterans through grants. The grants are used for construction, acquisition, or renovation of facilities, and for the purchase of vans for the transportation of homeless veterans.<sup>13</sup>

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<sup>12</sup> US Department of Veteran Affairs. *VA Working to Help Homeless Veterans*. Document downloaded from VA Home Page, <http://www.va.gov/vas/homeless.html>. September, 1996.

<sup>13</sup> For more information, contact the VA Homeless Providers Grant and Per Diem Program Mental Health and Behavioral Sciences Services (111c), Department of Veterans Affairs, 810 Vermont Avenue, NW, Washington, DC 20420; or call Theresa Hays or Roger Casey at (202) 565-7313 or 565-7235.



## SUMMARY

A large number of loans to veterans currently are on the books for the VA in Montana, about 11,500. Nationally, the VA has made more than 15 million VA home ownership loans. The Montana Board of Housing has participated in nearly 3,500 home loans to veterans over the last 20 years.

Veterans in Montana have significant opportunities for home ownership. Programs currently exist that rarely deny veterans, provide for little or no down payment, and provide special loan provisions for those veterans with disabilities.

However, nationally Vietnam veterans and post-Vietnam veterans between the ages of 20 and 44 have higher unemployment rates than non-veterans. Furthermore, this particular population is over-represented in the homeless segment of society. Consequently, these veterans are likely to have greater needs than non-veterans for housing other than homeownership, such as emergency or transitional housing.

Furthermore, veterans in Montana that are homeless or at-risk of homelessness are much more difficult to discuss in quantitative terms. Previous research conducted by the Montana Department of Commerce has indicated that the homeless population is small in Montana, and the degree that veterans are part of this population is not known at this time.



**APPENDIX A**

**VETERAN POPULATION STATISTICS**

**IN MONTANA**

**TABLE A.1**  
**ALL VETERANS BY AGE COHORT IN MONTANA**  
**AS OF JULY 1, 1995**

COUNTY	TOTAL	17-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85 & UP
BEAVERHEAD	1,090	0	10	60	80	80	90	90	100	100	120	90	90	100	30	0
BIG HORN	960	0	40	60	80	80	90	90	100	100	120	90	90	100	30	10
BLAINE	680	0	10	50	50	30	50	90	50	70	80	80	70	50	10	0
BROADWATER	470	0	0	30	10	20	30	70	40	60	40	40	40	40	10	0
CARBON	990	0	10	10	30	50	60	130	100	70	100	110	190	90	30	0
CARTER	140	0	0	10	10	0	10	10	10	10	20	30	30	10	10	0
CASCADE	10,000	0	130	620	530	540	670	1,380	1,010	1,000	1,040	1,070	1,040	730	200	50
CHOUTEAU	680	0	0	10	20	30	40	50	50	60	100	70	110	120	10	30
CUSTER	1,430	0	20	30	30	70	90	170	120	150	150	160	290	90	50	10
DANIELS	250	0	0	0	0	10	20	40	20	30	20	20	60	30	10	0
DAWSON	1,090	0	20	0	10	30	70	170	140	70	180	190	70	130	0	20
DEER LODGE	1,350	0	20	10	60	70	70	140	170	150	150	180	220	80	10	20
FALLON	310	0	0	0	10	0	30	30	20	40	50	30	60	20	10	10
FERGUS	1,360	0	10	40	30	50	90	140	110	100	200	190	220	150	30	20
FLATHEAD	7,650	0	70	160	330	450	690	1,040	810	750	880	960	870	450	140	60
GALLATIN	5,310	0	110	330	330	280	440	780	580	510	500	540	440	310	170	0
GARFIELD	120	0	0	0	0	0	10	20	20	10	20	20	20	10	0	0
GLACIER	1,110	0	40	40	40	70	100	190	60	80	130	110	140	90	10	20
GOLDEN VALLEY	90	0	0	0	0	10	10	10	10	10	10	10	20	10	0	0
GRANITE	380	0	0	10	10	10	20	40	40	40	20	50	60	30	30	10
HILL	1,890	0	20	70	140	80	130	330	200	170	200	190	210	70	100	0
JEFFERSON	990	0	10	30	30	60	100	180	130	130	100	110	80	40	20	10
JUDITH BASIN	280	0	0	0	10	10	20	40	30	30	40	30	40	40	10	0
LAKE	2,580	0	20	60	120	140	190	400	210	250	290	350	250	200	40	60
LEWIS AND CLARK	6,050	0	50	250	350	290	480	770	700	630	620	640	700	340	190	50
LIBERTY	200	0	0	0	0	10	10	50	10	20	20	20	10	20	10	10
LINCOLN	2,450	0	0	100	80	120	190	400	290	210	310	250	330	90	60	20
MC CONE	230	0	0	0	10	10	10	30	20	20	30	40	30	20	0	0
MADISON	720	0	0	10	20	20	50	70	80	90	110	120	110	20	20	10
MEAGHER	260	0	0	0	0	10	10	20	20	30	30	40	50	40	0	0
MINERAL	560	0	10	30	20	10	20	60	40	50	80	80	80	40	30	20
MISSOULA	9,100	0	200	340	410	550	890	1,460	1,040	710	990	900	800	500	230	70
MUSSELSHELL	590	0	10	10	10	30	40	80	50	50	60	90	70	90	10	10
PARK	1,560	0	20	40	30	100	120	180	190	180	170	220	210	70	30	0
PETROLEUM	50	0	0	0	0	0	0	0	0	0	10	10	10	0	0	0
PHILLIPS	540	0	0	20	30	30	20	30	60	70	60	60	90	50	10	10
PONDERA	680	0	10	20	30	40	60	70	60	70	90	100	100	20	20	10
POWDER RIVER	200	0	0	0	0	10	20	30	20	10	20	30	30	0	20	10
POWELL	1,010	0	10	30	60	130	150	120	90	90	100	90	80	70	20	0
PRAIRIE	150	0	0	0	0	0	20	20	10	10	20	10	40	20	0	10
RAVALLI	3,680	0	40	100	110	120	200	570	380	300	490	550	480	190	80	50
RICHLAND	860	0	10	10	30	40	100	70	90	90	120	130	120	70	0	0
ROOSEVELT	1,090	0	10	40	30	80	90	140	150	100	100	120	90	90	30	10
ROSEBUD	1,070	0	30	0	60	60	150	190	260	80	80	80	70	30	10	0
SANDERS	1,290	0	20	40	50	60	110	180	120	100	140	180	170	110	10	10
SHERIDAN	500	0	0	0	10	20	30	90	40	50	50	70	70	40	10	40
SILVER BOW	4,260	0	40	170	140	180	300	440	440	410	520	580	470	380	160	40
STILLWATER	820	0	10	20	20	40	50	140	90	50	100	110	90	50	40	10
SWEET GRASS	360	0	0	10	10	20	20	30	50	60	40	40	40	40	10	10
TETON	710	0	10	10	20	30	60	100	60	80	70	90	90	70	20	10
TOOLE	600	0	10	20	30	60	50	50	40	30	90	60	70	90	20	0
TREASURE	90	0	0	0	0	0	0	10	10	10	10	10	10	10	0	10
VALLEY	1,010	0	0	20	40	40	70	80	110	80	140	170	130	80	40	20
WHEATLAND	300	0	0	10	10	10	20	40	40	30	30	30	30	40	20	10
WIBAUX	90	0	10	0	0	0	10	10	0	10	10	20	10	10	0	0
YELLOWSTONE	13,190	0	150	520	480	730	950	2,040	1,400	1,310	1,420	1,460	1,590	820	200	130
YELLOWSTONE NATL PARK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>95,400</b>	<b>0</b>	<b>1,200</b>	<b>3,400</b>	<b>4,000</b>	<b>5,000</b>	<b>7,400</b>	<b>13,200</b>	<b>10,100</b>	<b>9,000</b>	<b>10,600</b>	<b>11,100</b>	<b>10,900</b>	<b>6,400</b>	<b>2,200</b>	<b>900</b>



**TABLE A.2**  
**MALE VETERANS BY AGE COHORT IN MONTANA**  
**AS OF JULY 1, 1995**

COUNTY	TOTAL	17-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85 & UP
BEAVERHEAD	1,010	0	10	50	30	40	60	160	140	130	80	110	70	100	30	0
BIG HORN	870	0	30	50	70	50	80	90	100	90	120	80	80	20	10	10
BLAINE	640	0	10	50	30	30	50	80	50	70	80	80	60	50	10	0
BROOKWATER	460	0	0	30	10	20	30	70	20	60	70	40	40	40	10	0
CARBON	950	0	10	10	20	40	60	130	100	70	100	110	190	80	30	0
CARTER	140	0	0	10	10	0	10	10	10	10	20	30	30	10	0	0
CASCADE	9,160	0	90	440	370	460	610	1,330	980	960	980	1,040	1,000	670	190	40
CHOUTEAU	660	0	0	10	10	30	40	50	50	60	100	70	100	120	10	30
CUSTER	1,350	0	20	30	30	50	90	160	120	150	150	160	270	60	50	10
DANIELS	250	0	0	0	0	10	20	40	20	30	20	20	60	30	10	0
DAWSON	1,070	0	20	0	10	30	70	170	140	70	180	190	50	130	0	20
DEER LOOGE	1,290	0	10	0	60	70	70	140	170	140	150	180	210	60	10	20
FALLON	300	0	0	0	10	10	30	20	20	40	50	30	60	20	10	10
FERGUS	1,280	0	10	30	30	50	70	140	110	90	200	190	180	140	30	20
FLATHEAD	7,250	0	60	150	310	410	620	1,010	810	740	860	940	760	420	120	60
GALLATIN	5,030	0	90	330	300	240	410	760	550	490	470	530	420	300	140	0
GARFIELD	120	0	0	0	0	0	10	20	20	10	20	20	20	10	0	0
GLACIER	1,050	0	40	40	30	60	100	190	60	80	120	110	130	80	10	20
GOLDEN VALLEY	90	0	0	0	0	10	10	10	10	10	10	10	20	10	0	0
GRANITE	340	0	0	10	10	10	20	40	40	40	20	50	50	30	30	10
HILL	1,800	0	10	70	130	80	100	320	190	160	200	190	210	70	90	0
JEFFERSON	940	0	10	20	30	50	90	160	120	130	100	110	60	40	20	10
JUOITH BASIN	260	0	0	0	0	10	20	40	30	30	40	30	30	40	10	0
LAKE	2,430	0	20	50	100	120	160	380	210	240	270	340	250	200	40	60
LEWIS AND CLARK	5,770	0	50	230	330	250	450	750	690	610	610	630	650	330	170	30
LIBERTY	180	0	0	0	0	10	10	40	10	20	20	20	10	20	10	10
LINCOLN	2,340	0	0	90	60	120	170	370	270	200	310	250	330	90	60	20
MC CONE	230	0	0	0	10	10	10	30	20	20	30	40	30	20	0	0
MAISON	700	0	0	10	10	20	50	70	80	80	100	110	110	20	20	10
MEAGHER	260	0	0	0	0	10	10	20	20	30	30	40	50	40	0	0
MINERAL	530	0	10	20	20	10	20	50	40	50	70	80	80	40	30	20
MISSOULA	8,440	0	190	340	320	450	780	1,410	980	700	970	890	700	450	200	60
MUSSELSHELL	550	0	10	10	10	30	40	80	50	50	60	90	70	60	10	10
PARK	1,520	0	20	40	20	90	120	180	190	170	170	220	190	70	30	0
PETROLEUM	50	0	0	0	0	0	0	0	0	0	10	10	10	0	0	0
PHILLIPS	500	0	0	10	20	30	20	30	60	60	60	60	80	50	10	0
PONDERA	670	0	10	20	30	40	60	70	50	70	90	100	100	10	20	10
POWDER RIVER	200	0	0	0	0	10	20	30	20	10	30	30	30	0	20	10
POWELL	990	0	10	20	60	130	150	120	90	90	90	90	80	70	20	0
PRAIRIE	140	0	0	0	0	0	10	20	10	10	20	10	40	20	0	10
RAVALLI	3,510	0	30	100	100	100	180	560	370	290	480	550	440	190	80	50
RICHLAND	830	0	10	10	30	30	80	70	90	90	120	130	120	70	0	0
ROOSEVELT	1,020	0	10	40	30	70	80	140	150	80	100	120	80	90	30	10
ROSEBUD	1,020	0	30	0	60	50	150	180	240	80	80	80	60	20	10	0
SANDERS	1,210	0	20	40	20	50	90	170	110	100	140	180	170	110	10	10
SHERIDAN	490	0	0	0	10	20	30	90	40	50	50	70	70	40	0	40
SILVER BOW	4,160	0	40	130	130	170	290	440	440	390	520	570	460	380	160	40
STILLWATER	780	0	0	20	20	40	50	140	90	50	100	110	80	40	40	10
SWEET GRASS	340	0	0	0	10	10	20	30	50	60	30	40	30	40	10	0
TETON	650	0	10	10	20	30	30	90	50	80	60	90	90	70	20	10
TOOLE	570	0	10	20	20	50	50	50	30	30	90	60	60	90	20	0
TREASURE	80	0	0	0	0	0	0	10	10	10	10	10	10	10	0	10
VALLEY	1,000	0	0	20	40	40	60	80	110	80	140	170	120	80	40	20
WHEATLAND	290	0	0	10	10	10	20	40	40	20	30	30	30	40	20	10
WIBAUX	90	0	10	0	0	0	10	10	0	10	10	20	10	10	0	0
YELLOWSTONE	12,530	0	120	440	390	590	910	2,010	1,340	1,260	1,400	1,430	1,550	810	180	100
YELLOWSTONE NATL PARK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	90,300	0	1,000	3,000	3,400	4,300	6,800	12,900	9,800	8,700	10,400	10,900	10,300	6,000	2,100	800

**TABLE A.3**  
**FEMALE VETERANS BY AGE COHORT IN MONTANA**  
**AS OF JULY 1, 1995**

COUNTY	TOTAL	17-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85 & UP
BEAUFORT	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BIG HORN	90	0	10	10	10	10	10	0	0	10	0	0	10	10	0	0
BLAINE	40	0	0	0	20	0	0	0	0	0	0	0	0	0	0	0
BROADWATER	10	0	0	0	0	0	0	0	0	0	0	0	10	0	0	0
CARBON	40	0	0	0	0	10	0	10	0	0	0	0	10	10	0	0
CARTER	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
CASCADE	840	0	40	180	180	80	60	50	30	30	50	30	40	70	10	10
CHOUTEAU	20	0	0	0	10	0	0	0	10	0	0	0	10	0	0	0
CUSTER	60	0	0	0	0	20	0	10	0	0	10	0	20	20	0	0
DANIELS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
DAWSON	20	0	0	0	0	0	0	10	0	0	0	0	20	0	0	0
DEER LODGE	60	0	10	10	10	0	0	0	10	10	0	0	10	20	0	0
FALLON	10	0	0	0	0	0	0	10	0	0	0	0	0	0	0	0
FERGUS	80	0	0	10	0	0	10	0	10	10	0	0	40	10	0	0
FLATHEAD	400	0	10	20	20	50	70	30	0	10	20	20	110	30	20	0
GALLATIN	280	0	20	10	30	40	40	20	30	20	30	10	10	20	30	0
GARFIELD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GRACIE	70	0	0	0	20	10	0	10	0	0	20	0	10	10	0	0
GOLDEN VALLEY	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GRANITE	20	0	0	0	0	0	0	0	0	0	0	0	10	0	0	0
HILL	90	0	10	0	10	0	30	10	10	10	0	0	0	0	20	0
JEFFERSON	50	0	0	0	10	10	10	10	10	0	0	0	0	0	0	0
JUDITH BASIN	20	0	0	0	0	0	0	0	0	0	0	0	10	0	0	0
LAKE	150	0	0	10	20	10	30	20	0	10	30	10	10	10	10	10
LEWIS AND CLARK	280	0	0	20	20	40	20	30	10	20	10	10	50	10	10	0
LIBERTY	10	0	0	0	0	0	0	10	0	0	0	0	0	0	0	0
LINCOLN	120	0	0	10	20	0	20	30	20	20	0	0	0	0	0	0
MC CONE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MADISON	30	0	0	0	10	0	0	0	0	10	10	0	0	0	0	0
MEAGHER	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MINERAL	20	0	0	10	0	10	0	0	0	0	0	0	0	0	0	0
MISSOULA	600	0	10	10	90	100	410	50	60	10	20	20	100	60	30	10
MUSSELSHELL	40	0	0	0	0	0	0	0	0	0	0	0	0	30	0	0
PARK	50	0	0	0	10	10	0	0	0	10	0	0	20	0	0	0
PETROLEUM	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PHILLIPS	40	0	0	10	10	0	0	0	0	10	0	0	10	0	0	10
PONDERA	10	0	0	0	0	0	0	0	0	0	0	0	0	10	0	0
POWDER RIVER	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
POWELL	20	0	0	10	0	0	0	0	0	0	10	0	0	0	0	0
PIRAIE	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RAVALLI	170	0	10	0	10	20	30	10	10	20	10	10	50	0	0	0
RICHLAND	30	0	0	0	0	10	10	0	0	0	0	0	0	0	0	0
ROOSEVELT	70	0	0	10	10	20	20	0	0	10	0	0	10	10	0	0
ROSEBUD	50	0	0	0	0	10	0	10	0	0	0	0	10	10	0	0
SANDERS	80	0	0	10	30	20	20	0	20	0	0	0	0	0	0	0
SHERIDAN	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SILVER BOW	100	0	0	40	0	10	10	0	0	0	0	0	0	0	0	0
STILLWATER	40	0	10	10	0	0	0	0	0	20	0	10	10	0	0	0
SWEET GRASS	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TETON	60	0	0	0	0	0	30	10	10	0	10	0	0	0	0	0
TOOLE	30	0	0	0	10	10	0	0	10	0	0	0	0	0	0	0
TREASURE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
VALLEY	10	0	0	0	0	0	10	0	0	0	0	0	0	0	0	0
WHEATLAND	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WIBAUX	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YELLOWSTONE	660	0	40	70	90	140	40	30	60	50	20	30	40	10	20	30
YELLOWSTONE NATL PARK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	5,100	0	200	500	600	700	600	400	300	300	300	200	600	300	100	100



**TABLE A.4**  
**ALL VETERANS BY ERA IN MONTANA**  
**AS OF JULY 1, 1995**

WARTIME SERVICE														PEACE TIME SERVICE			
COUNTY	TOTAL	TOTAL	PERSIAN GULF	PERSIAN NO PRIOR	VIETNAM	VIETNAM NO PRIOR	KOREA	KOREA NO PRIOR	WWII	WWI	TOTAL	POST-VIETNAM	OTHER PERIODS				
BEAVERHEAD	1,090	850	90	80	380	370	150	130	280	0	240	90	150				
BIG HORN	960	710	120	110	290	270	150	140	190	0	250	140	120				
BLAINE	680	530	70	60	200	190	120	100	170	0	160	80	80				
BROADWATER	470	380	40	30	150	140	70	60	150	0	90	30	60				
CARBON	990	820	40	30	300	280	170	140	380	0	160	70	100				
CARTER	140	120	10	10	30	30	30	20	60	0	30	10	20				
CASCADE	10,000	7,770	920	820	3,120	2,970	1,600	1,350	2,630	*	2,220	1,030	1,190				
CHOUTEAU	680	560	30	20	150	140	130	110	300	*	120	40	80				
CUSTER	1,430	1,170	80	60	400	380	250	200	530	*	260	90	170				
DANIELS	250	210	10	*	80	80	40	30	100	0	40	10	30				
DAWSON	1,090	920	40	30	380	360	250	210	320	*	170	40	130				
DEER LODGE	1,350	1,070	70	60	390	370	250	210	430	*	290	100	180				
FALLON	310	250	10	10	80	80	70	60	110	*	60	20	40				
FERGUS	1,360	1,140	60	50	350	320	290	240	520	*	220	80	140				
FLATHEAD	7,650	6,030	450	360	2,580	2,450	1,350	1,150	2,050	*	1,630	700	930				
GALLATIN	5,310	4,100	560	500	1,790	1,720	780	660	1,230	0	1,200	580	620				
GARFIELD	120	100	*	*	50	40	20	20	40	*	20	*	10				
GLACIER	1,110	910	110	90	370	350	180	160	310	*	200	100	100				
GOLDEN VALLEY	90	70	10	10	20	20	20	20	30	0	20	10	10				
GRANITE	360	290	10	10	100	90	50	40	150	0	60	20	50				
HILL	1,890	1,480	140	120	650	620	300	250	490	0	410	190	210				
JEFFERSON	990	760	60	50	400	390	160	140	190	*	230	90	150				
JUDITH BASIN	280	230	10	10	80	80	50	50	100	0	50	10	40				
LAKE	2,580	2,050	150	120	830	790	470	400	750	*	530	230	300				
LEWIS AND CLARK	6,050	4,700	450	390	1,960	1,860	970	820	1,630	*	1,350	590	760				
LIBERTY	200	160	10	*	80	70	30	30	60	0	30	10	20				
LINCOLN	2,450	1,960	150	120	870	830	430	370	640	*	490	200	300				
MC CONE	230	190	10	10	70	60	50	50	80	0	40	10	30				
MADISON	720	580	30	20	210	190	160	140	230	*	140	40	100				
MEAGHER	280	220	10	10	60	50	50	40	120	0	40	10	30				
MINERAL	560	460	40	40	130	120	120	100	200	*	100	30	70				
MISSOULA	9	7,180	790	670	3,320	3,190	1,410	1,210	2,110	*	1,920	910	1,010				
MUSSELSHELL	590	490	20	20	170	160	100	80	230	*	90	30	80				
PARK	1,560	1,240	90	70	510	480	290	240	440	0	330	120	210				
PETROLEUM	50	40	*	*	10	10	20	10	20	0	10	*	10				
PHILLIPS	540	410	30	30	130	120	100	80	190	0	120	50	70				
PONDERA	680	530	50	40	190	180	130	110	200	*	150	70	80				
POWDER RIVER	200	170	10	10	70	70	40	30	70	0	30	10	20				
POWELL	1,010	760	80	60	380	360	140	120	220	0	260	150	110				
PRAIRIE	150	130	*	*	40	40	30	20	70	0	20	*	10				
RAVALLI	3,680	3,020	200	170	1,170	1,100	740	630	1,120	*	650	220	430				
RICHLAND	860	680	40	30	260	240	180	150	260	0	180	70	110				
ROOSEVELT	1,090	850	70	60	380	360	160	140	290	*	240	110	130				
ROSEBUD	1,070	830	80	60	530	520	120	110	150	0	250	100	150				
SANDERS	1,290	1,050	90	80	400	380	230	190	390	*	240	110	130				
SHERIDAN	500	420	10	10	160	150	90	70	180	*	80	20	60				
SILVER BOW	4,260	3,430	280	240	1,210	1,130	810	680	1,370	*	830	310	520				
STILLWATER	820	680	40	30	280	260	150	130	260	*	130	50	80				
SWEET GRASS	360	280	20	10	110	100	60	50	110	0	60	20	60				
TETON	710	570	40	30	220	210	120	100	240	0	140	60	90				
TOOLE	600	480	50	40	150	140	110	90	210	0	120	70	50				
TREASURE	90	60	*	*	20	20	20	10	30	0	20	10	10				
VALLEY	1,010	820	40	30	270	240	220	180	360	*	190	70	120				
WHEATLAND	300	250	10	10	90	80	50	40	110	*	50	20	40				
WIBAUX	90	80	10	10	20	20	20	10	30	0	20	10	10				
YELLOWSTONE	13,190	10,450	930	790	4,460	4,250	2,190	1,850	3,560	10	2,740	1,130	1,810				
TOTAL	95,400	75,700	6,700	5,760	31,100	29,500	16,300	13,800	26,000	0	19,700	8,300	11,400				

**TABLE A.5**  
**MALE VETERANS BY ERA IN MONTANA**  
**AS OF JULY 1, 1995**

		WARTIME SERVICE										PEACE TIME SERVICE				
COUNTY	TOTAL	TOTAL	PERSIAN GULF	PERSIAN NO PRIOR	VIETNAM	VIETNAM NO PRIOR	KOREA	KOREA NO PRIOR	WWII	WWI	TOTAL	POST-VIETNAM	OTHER PERIODS			
BEAVERHEAD	1,010	800	80	70	350	340	150	120	270	0	210	70	140			
BIG HORN	870	650	100	90	280	260	150	130	160	0	220	100	110			
BLAINE	640	510	60	50	190	180	120	100	170	0	140	60	80			
BROADWATER	460	370	30	30	150	140	70	50	140	0	90	30	60			
CARBON	950	790	40	30	290	270	170	130	360	0	150	60	100			
CARTER	140	120	10	10	30	30	30	20	60	0	30	10	20			
CASCADE	9,160	7,240	690	590	3,010	2,860	2	1,300	2,490	*	1,920	780	1,140			
CHOUTEAU	660	550	20	20	150	130	130	110	290	*	100	30	70			
CUSTER	1,350	1,110	70	60	390	370	240	200	480	*	240	80	170			
DANIELS	250	210	10	*	80	80	40	30	100	0	40	10	30			
DAWSON	1,070	910	40	30	370	350	250	210	310	*	170	40	130			
DEER LOOGE	1,290	1,020	50	40	390	370	250	210	400	*	270	100	180			
FALLON	300	240	10	10	80	70	70	60	110	*	60	20	40			
FERGUS	1,280	1,070	60	50	340	310	290	240	470	*	210	70	140			
FLATHEAD	7,250	5,730	410	320	2,500	2,370	1,320	1,130	1,900	*	1,540	620	920			
GALLATIN	5,030	3,920	520	460	1,730	1,660	750	630	1,170	0	1,110	520	590			
GARFIELD	120	100	*	*	50	40	20	20	40	0	20	10	10			
GLACIER	1,050	870	100	90	360	340	170	140	300	*	180	80	100			
GOLDEN VALLEY	90	70	10	10	20	20	20	10	30	0	20	10	10			
GRANITE	340	280	10	10	100	90	50	40	140	0	60	10	50			
HILL	1,800	1,420	130	110	620	590	290	250	470	0	380	180	200			
JEFFERSON	940	730	50	40	380	360	160	140	190	*	210	70	140			
JUOITH BASIN	260	220	10	10	80	80	50	40	90	0	40	10	30			
LAKE	2,430	1,950	130	100	790	750	440	370	730	*	480	190	290			
LEWIS AND CLARK	5,770	4,510	410	350	1,900	1,810	950	800	1,540	*	1,260	520	740			
LIBERTY	180	150	10	*	70	60	30	30	60	0	30	10	20			
LINCOLN	2,340	1,890	130	100	820	780	430	360	640	*	450	170	280			
MC CONE	230	190	10	10	70	60	50	50	80	0	40	10	30			
MADISON	700	570	20	20	210	190	150	130	230	*	130	30	100			
MEAGHER	260	220	10	10	60	50	50	40	120	0	40	10	30			
MINERAL	530	440	30	30	130	120	110	100	200	*	90	30	70			
MISSOULA	8,440	6,750	710	800	3,160	3	1,380	1,190	1,920	*	1,700	740	970			
MUSSELSHELL	550	460	20	20	170	160	100	80	200	*	90	30	60			
PARK	1,520	1,210	90	70	510	480	280	240	420	0	310	110	210			
PETROLEUM	50	40	*	*	10	10	20	10	20	0	10	10	10			
PHILLIPS	500	390	20	20	130	120	90	80	180	0	110	40	70			
PONDERA	870	520	50	40	190	180	130	110	190	*	150	70	80			
POWDER RIVER	200	170	10	10	70	60	40	30	70	0	30	10	20			
POWELL	990	750	70	50	380	360	140	120	220	0	250	150	110			
PRAIRIE	140	130	*	*	40	40	30	20	70	0	20	10	10			
RAVALLI	3,510	2,900	180	150	1,130	1,060	730	620	1,070	*	600	200	410			
RICHLAND	830	870	40	30	250	230	180	150	260	0	160	50	110			
ROOSEVELT	1,020	810	60	50	360	350	160	130	280	*	210	80	130			
ROSEBUO	1,020	790	70	60	510	500	120	110	330	0	230	90	140			
SANDERS	1,210	1,010	80	70	380	360	230	190	390	*	200	70	130			
SHERIDAM	490	410	10	10	160	150	90	70	180	*	80	20	60			
SILVER BOW	4,180	3,370	250	210	1,200	1,120	800	670	1,360	*	790	290	500			
STILLWATER	780	650	30	20	280	260	150	130	230	*	130	50	80			
SWEET GRASS	340	260	10	10	110	100	60	50	100	0	80	20	60			
TETON	650	530	30	20	190	180	120	90	230	0	120	40	80			
TOOLE	570	470	40	40	140	130	110	90	210	0	100	60	50			
TREASURE	80	60	*	*	20	20	20	10	30	0	20	10	10			
VALLEY	1,000	810	40	30	260	240	220	180	360	*	190	70	120			
WHEATLANO	290	250	10	10	90	80	50	40	110	0	50	10	40			
WIBAUX	90	70	10	10	20	20	20	10	30	0	10	10	10			
YELLOWSTONE	12,530	10,060	790	660	4,350	4,130	2,150	1,810	3,460	10	2,460	930	1,540			
TOTAL	90,300	72,300	5,900	4,900	30,100	28,500	15,900	13,400	25,400	100	18,000	7,100	10,900			



**TABLE A.6**  
**FEMALE VETERANS BY ERA IN MONTANA**  
**AS OF JULY 1, 1995**

COUNTY	WARTIME SERVICE										PEACE TIME SERVICE			
	TOTAL	TOTAL	PERSIAN GULF	PERSIAN NO PRIOR	VIETNAM	VIETNAM NO PRIOR	KOREA	KOREA NO PRIOR	WWII	WWI	TOTAL	POST-VIETNAM	OTHER PERIODS	
BEAVERHEAD	80	50	10	10	30	30	10	10	10	0	30	20	10	10
BIG HORN	90	60	20	20	10	10	10	10	20	0	40	30	10	10
BLAINE	40	20	10	10	10	10	10	10	10	0	20	20	10	10
BROADWATER	40	10	10	10	10	10	10	10	10	0	10	10	10	10
CARBON	40	30	10	10	10	10	10	10	20	0	10	10	10	10
CARTER	40	10	10	10	10	10	10	10	10	0	10	10	10	10
CASCADE	840	530	230	230	110	110	60	60	140	0	300	250	50	50
CHOUTEAU	20	10	10	10	10	10	10	10	10	0	10	10	10	10
CUSTER	80	60	10	10	10	10	10	10	40	0	20	10	10	10
DANIELS	0	0	0	0	0	0	0	0	0	0	0	0	0	0
DAWSON	20	20	0	0	0	0	0	0	20	0	0	0	0	0
DEER LODGE	60	50	10	10	10	10	10	10	30	0	10	10	10	10
FALLON	10	10	0	0	0	0	0	0	0	0	0	0	0	0
FERGUS	80	70	10	10	10	10	10	10	50	0	10	10	10	10
FLATHEAD	400	300	50	40	80	80	30	30	160	0	100	80	20	20
GALLATIN	280	180	40	40	60	60	30	30	60	0	90	60	30	30
GARFIELD	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GLACIER	70	40	10	10	10	10	10	10	20	0	20	20	0	0
GOLDEN VALLEY	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GRANITE	20	10	10	10	10	10	10	10	10	0	10	10	0	0
HILL	90	60	10	10	30	30	10	10	20	0	30	10	10	10
JEFFERSON	50	30	10	10	30	30	10	10	10	0	20	10	10	10
JUDITH BASIN	20	20	10	10	10	10	10	10	10	0	10	10	10	10
LAKE	150	100	20	20	40	40	30	30	20	0	50	30	20	20
LEWIS AND CLARK	280	190	40	30	50	50	20	20	90	0	90	60	30	30
LIBERTY	10	10	0	0	10	10	0	0	0	0	0	0	0	0
LINCOLN	120	70	20	20	50	50	10	10	0	0	50	30	20	20
MC CONE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MAISON	30	20	10	10	10	10	10	10	0	0	10	10	10	10
MEAGHER	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MINERAL	20	10	10	10	10	10	10	10	0	0	10	10	10	10
MISSOULA	660	440	80	70	160	160	30	30	190	0	220	170	50	50
MUSSELSHELL	40	30	10	10	10	10	10	10	30	0	10	10	10	10
PARK	50	30	10	10	10	10	10	10	20	0	20	10	10	10
PETROLEUM	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PHILLIPS	40	20	10	10	10	10	10	10	10	0	20	10	10	10
PONDERA	10	10	0	0	0	0	0	0	10	0	0	0	0	0
POWDER RIVER	0	0	0	0	0	0	0	0	0	0	0	0	0	0
POWELL	20	20	10	10	10	10	10	10	0	0	10	10	10	10
PRAIRIE	10	10	0	0	0	0	0	0	10	0	0	0	0	0
RAVALLI	170	120	20	20	40	40	20	20	50	0	50	30	20	20
RICHLAND	30	20	10	10	10	10	10	10	10	0	10	10	10	10
ROOSEVELT	70	40	10	10	20	20	10	10	10	0	30	20	10	10
ROSEBUD	50	40	10	10	20	20	10	10	10	0	20	10	10	10
SANDERS	80	40	20	20	20	20	10	10	10	0	40	40	10	10
SHERIDAN	10	10	0	0	0	0	0	0	0	0	0	0	0	0
SILVER BOW	100	60	30	30	10	10	10	10	20	0	40	20	20	20
STILLWATER	40	40	10	10	0	0	0	0	30	0	0	0	0	0
SWEET GRASS	20	10	10	10	10	10	10	10	10	0	10	10	10	10
TETON	60	40	10	10	30	30	10	10	10	0	20	10	10	10
TOOLE	30	20	10	10	10	10	10	10	10	0	20	10	10	10
TREASURE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
VALLEY	10	10	0	0	0	0	0	0	10	0	10	10	10	10
WHEATLAND	10	10	0	0	0	0	0	0	0	0	0	0	0	0
WIBAUX	10	10	0	0	0	0	0	0	0	0	10	10	10	10
YELLOWSTONE	660	390	140	140	120	110	40	40	100	0	280	200	80	80
TOTAL	5,100	3,400	900	800	1,000	1,000	400	300	1,200	0	1,700	1,300	400	400



## LIST OF REFERENCES

- Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act, 1994 Raw HMDA Data
- Joint Interim Subcommittee on Veterans' Needs, 54th Montana Legislature, March 1996
- National Center for Veteran Analysis and Statistics from the Assistant Secretary for Policy and Planning, *National Survey of Veterans*, 1993
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